

American Investment Planners LLC FORM CRS Customer Relationship Summary June 2020

American Investment Planners LLC (“American Investment”, “we” or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, and in some instances, offer brokerage services for our advisory accounts, through relationships our financial professionals have in their capacities as registered representatives of Cadaret, Grant & Co., Inc. (“Cadaret Grant”) an SEC registered broker-dealer which provides brokerage services to most of our advisory clients. Our advisory services include financial planning, investment management, retirement, estate and tax planning services. Our recommended investments mainly include mutual fund shares and, to a lesser extent, individual stocks and bonds. All client accounts are reviewed on at least an annual basis with client mutual fund accounts reviewed on a monthly basis, with more frequent reviews triggered by changes to market conditions and a client’s particular circumstances. Depending on the advisory services provided, client accounts are managed on a discretionary basis (client consent not required before transactions are effected) or non-discretionary basis (client consent is required before transactions are effected). Currently, American Investment does not require a minimum account size or investment amount to manage your account.

For further detail, please visit our website at <https://www.americaninvestmentplanners.com> – Disclosures tab - Form ADV Part 2A for Items 4; 7;8; 13 and 16

Questions to ask your financial professional:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What Fees will I pay?

Financial planning clients are charged an hourly fee of \$325 per hour or a flat fee. However should they elect to implement a financial plan through American Investment, such clients will instead be charged commissions or other fees associated with their purchase of our recommended securities and/or insurance products through our financial professionals’ association with Cadaret Grant or their status as independently licensed insurance agents. For our non-financial planning advisory clients, American Investment will typically charge an asset based-fee equal to one percent (1%) per year of client assets under management, payable quarterly in advance, based upon the market value of the account as of the close of business on the last business day of the previous calendar quarter. Accordingly, the more assets there are in your advisory account, the more you will pay in fees and we may therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and costs.

If applicable to your account, you will be charged other fees in addition to advisory fees charged by American Investment, brokerage fees charged by Cadaret Grant and/or insurance commissions by our financial professionals, including marketing and distribution fees (“Rule 12-b1” Fees”) for past purchases of mutual fund shares and fees charged by the custodian maintaining your account. Custodian charges may include account maintenance fees like custody trade confirmation processing fees and cash management fees such as checking and wire transfer charges. You should understand that these fees are not charged by us but by our custodians or product sponsors, depending on where your account is held. You may also incur fees charged by the particular investment product in which you are invested, including mutual funds. You will pay fees and costs whether you make or lose money on your

investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For further detail, please visit our website at www.americaninvestmentplanners.com – Disclosure tab-Form ADV Part 2A Items 4B; 5C.; 5D. and 12.

Questions to ask your financial professional:

Help me understand how these fees and costs might affect my investments.

If I give you \$10,000 to invest, how much will go to fees and costs, how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. Our financial professionals are also registered representatives of Cadaret Grant and independently licensed insurance agents who earn commissions from selling you securities and/or insurance products we recommend to you. Our financial professionals also earn Rule 12b-1 fees from past sales to you of mutual fund shares. This creates an incentive for us to recommend that you purchase and invest in these products.

Questions to ask your financial professional:

How might your conflicts of interest affect me, and how will you address them?

For further detail, please visit our website at <https://www.americaninvestmentplanners.com> – Disclosure tab - Form ADV Part 2A Items 4B; 5E., 10C, 11A and 11C.

How do your financial professionals make money?

When providing advisory services, our financial professionals receive a portion of the advisory fee you pay. When providing brokerage services through Cadaret Grant, our financial professionals receive from that firm, a portion of the commissions for your trades. Our financial professionals will also receive commissions if they sell you insurance products. Receiving a portion of the advisory, brokerage or insurance fees you pay creates an incentive for a financial professional to encourage you to increase your investment account size, trade more frequently, or recommend products that pay higher commissions. In addition, our financial professionals receive different amounts of compensation for selling different types of investments, insurance or services.

Do you or your financial professionals have legal or disciplinary history?

Yes some of our financial professionals have legal & disciplinary disclosures. Visit Investor.gov/CRS for a free and simple search tool to research American investment and our financial professionals.

Questions to ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services please see our website

www.americaninvestmentplanners.com if you would like additional information, a copy of this Form CRS, or if you have a problem with your financial professional, please call us at (866) 932-5130.

Questions to ask your financial professional:

Who is my primary contact person? Is he or she a representative of a broker-dealer or an investment adviser or both? Who can I talk to if I have any concerns about how this person is treating me?